

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: RODRIGUEZ-APONTE, VIRMARIE § Case No. 09-75155  
§  
APONTE, VIRMARIE §  
Debtor(s) §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on November 19, 2009. The undersigned trustee was appointed on \*bad date\*.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 2,783.60  
Funds were disbursed in the following amounts:

Administrative expenses	\$ <u>834.90</u>
Payments to creditors	\$ <u>0.00</u>
Non-estate funds paid to 3rd Parties	\$ <u>0.00</u>
Payments to the debtor	\$ <u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>1,948.70</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 05/18/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$695.90. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$695.90, for a total compensation of \$695.90. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/16/2010 By: /s/JAMES E. STEVENS  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

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Case Number: 09-75155

Case Name: RODRIGUEZ-APONTE, VIRMARIE

Period Ending: 09/16/10

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 11/19/09 (f)

§341(a) Meeting Date: 12/29/09

Claims Bar Date: 05/18/10

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Savings account and two checking accounts with U Orig. Asset Memo: Imported from original petition Doc# 1	3,000.00	0.00	DA	0.00	FA
2	Checking and savings account with Langley Federa Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
3	Money market TD Ameritrade Orig. Asset Memo: Imported from original petition Doc# 1	800.00	0.00	DA	0.00	FA
4	Miscelaneous household goods and furnishing Orig. Asset Memo: Imported from original petition Doc# 1	1,200.00	1,200.00	DA	0.00	FA
5	Clothing Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
6	Term policy with State Farm Orig. Asset Memo: Imported from original petition Doc# 1	1.00	0.00	DA	0.00	FA
7	2003 Dodge Neon Orig. Asset Memo: Imported from original petition Doc# 1	5,000.00	Unknown	DA	0.00	FA
8	Mary Kay Inventory Orig. Asset Memo: Imported from original petition Doc# 1	5,000.00	5,000.00	DA	1,391.50	FA
9	Scrapbooking Inventory Orig. Asset Memo: Imported from original petition Doc# 1	5,000.00	5,000.00	DA	1,391.50	FA
Int	INTEREST (u)	Unknown	N/A		0.60	Unknown
10	Assets	Totals (Excluding unknown values)	\$20,601.00	\$11,200.00	\$2,783.60	\$0.00

**Major Activities Affecting Case Closing:**

Trustee is reviewing the values of the Mary Kay Inventory, Scrapbooking Inventory, Dodge Neon and Household Goods

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-75155

Case Name: RODRIGUEZ-APONTE, VIRMARIE

Period Ending: 09/16/10

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 11/19/09 (f)

§341(a) Meeting Date: 12/29/09

Claims Bar Date: 05/18/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): August 31, 2010

Current Projected Date Of Final Report (TFR): August 31, 2010

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-75155

Trustee: JAMES E. STEVENS (330420)

Case Name: RODRIGUEZ-APONTE, VIRMARIE

Bank Name: JPMORGAN CHASE BANK, N.A.

Taxpayer ID #: \*\*-\*\*\*7685

Account: \*\*\*-\*\*\*\*38-65 - Money Market Account

Period Ending: 09/16/10

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
03/29/10		Action Auctioneering	sale of scrapbooking and Mary Kay items		2,783.00		2,783.00
	{8}		sale of Mary Kay cosmetics 1,391.50	1129-000			2,783.00
	{9}		sale of scrapbooking materials 1,391.50	1129-000			2,783.00
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.01		2,783.01
04/06/10		Wire out to BNYM account 9200*****3865	Wire out to BNYM account 9200*****3865	9999-000	-2,783.01		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-2,783.01	0.00	
Subtotal	2,783.01	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,783.01	\$0.00	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-75155

Trustee: JAMES E. STEVENS (330420)

Case Name: RODRIGUEZ-APONTE, VIRMARIE

Bank Name: The Bank of New York Mellon

Taxpayer ID #: \*\*-\*\*\*7685

Account: 9200-\*\*\*\*\*38-65 - Money Market Account

Period Ending: 09/16/10

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****3865	Wire in from JPMorgan Chase Bank, N.A. account *****3865	9999-000	2,783.01		2,783.01
04/29/10	11001	Terry Firch	commission for sale of personal property	3610-000		834.90	1,948.11
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.13		1,948.24
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.12		1,948.36
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.11		1,948.47
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.12		1,948.59
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.11		1,948.70
09/16/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0000%	1270-000	0.00		1,948.70
09/16/10		To Account #9200*****3866	transfser to close money market account	9999-000		1,948.70	0.00
ACCOUNT TOTALS					2,783.60	2,783.60	\$0.00
Less: Bank Transfers					2,783.01	1,948.70	
Subtotal					0.59	834.90	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$0.59	\$834.90	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-75155

Trustee: JAMES E. STEVENS (330420)

Case Name: RODRIGUEZ-APONTE, VIRMARIE

Bank Name: The Bank of New York Mellon

Taxpayer ID #: \*\*-\*\*\*7685

Account: 9200-\*\*\*\*\*38-66 - Checking Account

Period Ending: 09/16/10

Blanket Bond: \$166,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
09/16/10		From Account #9200*****3865	transfser to close money market account	9999-000	1,948.70		1,948.70

ACCOUNT TOTALS	1,948.70	0.00	\$1,948.70
Less: Bank Transfers	1,948.70	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****38-65	2,783.01	0.00	0.00
MMA # 9200-*****38-65	0.59	834.90	0.00
Checking # 9200-*****38-66	0.00	0.00	1,948.70
	\$2,783.60	\$834.90	\$1,948.70

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-75155  
Case Name: RODRIGUEZ-APONTE, VIRMARIE  
Trustee Name: JAMES E. STEVENS

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	JAMES E. STEVENS	\$ 695.90	\$ _____
<i>Attorney for trustee</i>	Barrick, Switzer, Long, Balsley & Van Evera	\$ 988.00	\$ _____
<i>Appraiser</i>	_____	\$ _____	\$ _____
<i>Auctioneer</i>	_____	\$ _____	\$ _____
<i>Accountant</i>	_____	\$ _____	\$ _____
<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	U.S. Bankruptcy Court	\$ _____	\$ _____
<i>Fees,</i>	United States Trustee	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	\$ _____	\$ _____
<i>Attorney for</i>	\$ _____	\$ _____
<i>Accountant for</i>	\$ _____	\$ _____
<i>Appraiser for</i>	\$ _____	\$ _____
<i>Other</i>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 41,513.88 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	<u>Chase Bank USA, N.A.</u>	\$ 9,761.54	\$ 62.26
2	Fia Card Services, NA/Bank of America	\$ 26,373.74	\$ 168.23
3	Fia Card Services, NA/Bank of America	\$ 5,378.60	\$ 34.31

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.